

**IN THE CLAIMS:**

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

1. (PREVIOUSLY PRESENTED) An electronic transaction system, comprising:  
bearer bond means for providing an online electronic bearer bond having a monetary value without linking the online electronic bearer bond to identity of a specific user;  
transaction means for performing monetary transactions with said bearer bond means as a payment using existing payment protocols; and  
network means for providing user access to said bearer bond means and said transaction means.

2. (PREVIOUSLY PRESENTED) An electronic apparatus adapted for exchanging currency over a network, comprising:  
an electronic document used for performing transactions with the electronic document as a payment using existing payment protocols, the electronic document being provided without linking the electronic document to identity of a specific user and said transactions containing data information associated with said electronic document; and  
a database processing and storing said data information to perform said transactions over said network.

3. (PREVIOUSLY PRESENTED) A method for creating a universally accepted form of payment using an electronic transaction system, comprising:  
selecting an item costing a first value in a first currency;  
converting the first value in the first currency into a second value in a second currency;  
and  
executing an electronic transaction by using the second value of the second currency as payment for the item without linking identity of parties to execute the electronic transaction.

4. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein a credit card is not used as payment for the

item.

5. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein a bank account is not used as payment for the item.

6. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein an electronic bearer document is used as payment for the item.

7. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein the first and second currencies are hard currencies.

8. (PREVIOUSLY PRESENTED) An electronic transaction system, comprising:  
an electronic online bearer bond having a monetary value, the electronic online bearer bond being provided without being linked to identity of a specific user;  
a database for performing monetary transactions with said electronic online bearer bond as a payment using existing payment protocols; and  
a network for providing user access to said electronic online bearer bond and said database.

9. (PREVIOUSLY PRESENTED) A method of executing an electronic transaction via an electronic transaction system using an interactive electronic bearer document, comprising:  
issuing the interactive electronic bearer document that has monetary value and assigning verification information to the issued interactive electronic bearer document without linking the verification information to identity of a specific user; and  
executing the electronic transaction using the issued interactive electronic bearer document as a form of payment using existing payment protocols upon presentation of the assigned verification information.

10. (PREVIOUSLY PRESENTED) A method of executing an electronic transaction via an electronic transaction system using an interactive electronic bearer document, comprising:

executing the electronic transaction using the interactive electronic bearer document as a form of payment with respect to an existing accepted form of payment, where the interactive electronic bearer document is enabled to be accessible by any user to be used as the form of payment for the electronic transaction.

11. (PREVIOUSLY PRESENTED) A method of creating a universally accepted form of payment for an electronic transaction, comprising:

receiving an electronic document having a first form of payment for the electronic transaction from a user, the electronic document being non-specific to identity of the user; and  
converting value of the first form of payment into a universally accepted form of payment for use with a merchant system having a second form of payment in current use to execute the electronic transaction.